

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re:

REYNALDO ACOSTA

Debtor(s)

Case No. 11-70784-M-13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Cindy Boudloche, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2011.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/25/2013.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$60,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,300.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$44,300.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,278.22
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$5,878.22
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Attorney fees paid and disclosed by debtor:	\$500.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA N A	Secured	NA	466.18	0.00	0.00	0.00
BANK OF AMERICA N A	Secured	NA	1,382.13	1,382.13	0.00	0.00
BANK OF AMERICA N A	Secured	198,503.02	198,254.01	81,545.67	0.00	0.00
BANK OF AMERICA N A	Secured	49,972.37	49,972.37	27,504.62	0.00	0.00
CITY OF PHARR	Secured	NA	3,505.75	3,505.75	0.00	0.00
CITY OF PHARR	Secured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	5,173.00	5,173.59	5,173.59	0.00	0.00
EDINBURG TEACHERS CU	Secured	16,004.00	14,539.54	14,539.54	0.00	0.00
GE CAPITAL CORPORATION	Secured	89,130.75	89,130.75	89,130.75	17,540.46	0.00
GE CAPITAL CORPORATION	Secured	5,776.76	5,776.76	5,776.76	174.55	0.00
HIDALGO COUNTY	Secured	NA	278.60	278.60	0.00	0.00
HIDALGO COUNTY	Secured	NA	278.60	278.60	0.00	0.00
HIDALGO COUNTY	Secured	14,566.47	3,415.93	3,415.93	0.00	0.00
HIDALGO COUNTY	Secured	NA	NA	NA	0.00	0.00
HIDALGO COUNTY	Secured	NA	NA	NA	0.00	0.00
IRS SPECIAL PROCEDURES BRANCH	Priority	17,500.00	14,631.28	14,631.28	0.00	0.00
IRS SPECIAL PROCEDURES BRANCH	Unsecured	NA	2,721.80	2,901.80	0.00	0.00
MACK FINANCIAL SERVICES A DIVIS	Secured	19,459.40	20,055.16	20,055.16	2,354.16	0.00
MACK FINANCIAL SERVICES A DIVIS	Secured	23,105.88	22,154.43	22,154.43	1,354.16	0.00
NAFT FEDERAL CREDIT UNION	Secured	45,641.58	44,330.90	44,330.90	0.00	0.00
NAFT FEDERAL CREDIT UNION	Secured	13,819.19	13,439.34	13,439.34	0.00	0.00
NAFT FEDERAL CREDIT UNION	Secured	NA	45,641.58	1,310.68	1,310.68	0.00
NAFT FEDERAL CREDIT UNION	Secured	NA	13,819.16	379.82	379.82	0.00
NAFT FEDERAL CREDIT UNION	Secured	2,102.91	NA	NA	0.00	0.00
NAFT FEDERAL CREDIT UNION	Unsecured	2,462.00	2,102.91	2,102.91	0.00	0.00
NAVISTAR FINANCIAL CORP	Secured	7,776.28	7,776.28	8,452.28	4,652.27	0.00
PACCAR FINANCIAL CORP	Secured	29,871.99	29,871.99	57,738.66	10,609.79	0.00
PACCAR FINANCIAL CORP	Secured	NA	57,877.88	45.89	45.89	0.00
PACCAR FINANCIAL CORP	Secured	NA	57,831.99	57,831.99	0.00	0.00
PHARR SAN JUAN ALAMO ISD	Secured	6,488.07	6,488.07	6,488.07	0.00	0.00
PHARR SAN JUAN ALAMO ISD	Secured	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SECURITY SERVICE FEDERAL CU	Secured	20,220.00	19,774.26	19,774.26	0.00	0.00
SOUTH TEXAS COLLEGE	Secured	NA	NA	NA	0.00	0.00
SOUTH TEXAS COLLEGE	Secured	773.61	773.61	773.61	0.00	0.00
SOUTH TEXAS ISD TAX ASSR-COLL	Secured	253.60	253.60	253.60	0.00	0.00
SOUTH TEXAS ISD TAX ASSR-COLL	Secured	NA	NA	NA	0.00	0.00
TRANSLEASE INC	Secured	16,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$109,050.29	\$0.00	\$0.00
Mortgage Arrearage	\$1,382.13	\$0.00	\$0.00
Debt Secured by Vehicle	\$354,960.46	\$38,421.78	\$0.00
All Other Secured	\$14,994.16	\$0.00	\$0.00
TOTAL SECURED:	\$480,387.04	\$38,421.78	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$14,631.28	\$0.00	\$0.00
TOTAL PRIORITY:	\$14,631.28	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,178.30	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,878.22</u>	
Disbursements to Creditors	<u>\$38,421.78</u>	
TOTAL DISBURSEMENTS :		<u>\$44,300.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/12/2013

By: /s/ Cindy Boudloche

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.